

Spending and Saving Behavior

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IRONY OF INDONESIAN INTERNET SHOPPING BEHAVIOUR AND WHAT E-COMMERCE SHOULD PURSUE IT

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Abstract: Current research from Hootsuite & We Are Social (2018) showed that Indonesia is one of the countries with the highest number of internet users in the world. However, only 21% are making purchase through e-commerce. It leaves 79% of potential consumers to be acquired. Such a big business potential stimulate a question, how can this be? And further question, how e-commerce marketer can tap in this big untouched opportunity? The study will try to list on the factors affecting purchase decision through online platform and the online consumer behaviour. Then, study the market through Yasa Singgih's, the owner of Men's Republic (an Indonesian fashion e-commerce founded in 2014), Instagram followers about their preferences, expectation, and holdbacks to do online purchase and to get deeper understanding by interviewing ten people from survey population. The result shows that some of them are already purchasing things from e-commerce however system adoption and trust issues are still the main holdbacks. Finally, the paper conclude that there are five things can be done to tap-in the potential market: to focus marketing on the most digital literate customers (millennials and Gen-Z), to use social media as marketing and communication channel (both before and after sales), provide better back-end (database and preferences) and front-end security (product quality and delivery time), and last but not least to urge government and telecommunication companies to enhance connectivity quality (speed and coverage).

Keywords: online shopping, internet, communication, business, customer behaviour

INTRODUCTION

Data from Hootsuite & We Are Social (2018) showed that Indonesia is one of the countries with the highest number of internet users in the world. This is because the total population in Indonesia reached 265.4 million people, and about 132.7 million of the total population are internet users (people who are connected to the internet. It makes half of the population are internet users. Moreover, 177.9 million or 67% of people use mobile phones as their primary communication gadgets. The users of Blackberry messenger, WhatsApp and LINE reached 45% or 120 million users, and about 49% of the total population have accounts on social media platforms, such as Facebook, Instagram, Twitter, Path, and Snapchat.

Statista (2018) said that the Indonesian market shows an optimistic outlook. In 2016 e-commerce sales revenue was 5.78 billion U.S. dollars with 24.9 million digital buyers and was projected to surpass 14.47 billion U.S. dollars with 42.1 million buyers in 2021. However, Hootsuite & We Are Social (2018) also said that although many people are engaged in the digital world in Indonesia, only 21% are e-commerce consumers, that is internet users who buy consumer goods online. In this study, we narrow the criteria as internet users who buy goods through e-commerce websites, not including messenger or social media apps. This indicates a big potential market for electronic commerce (e-commerce), about 79% of the ‘untouched’ internet users in Indonesia.

The literature review used in this paper helps to understand the rationale of shopping (purchasing) through internet (e-commerce over social media platforms) and what might be the cause of the big number of untouched possible customers. This study aims to see the factors affecting internet users’ preferences in shopping online; in this case, through e-commerce platforms instead of social media. The goal of this paper is to provide insights for e-commerce marketers to develop their business strategy based on internet users preferences in order to tap more potential customers.

LITERATURE REVIEW

Factors Affecting Purchasing Decisions

As indicated by Kotler and Keller (2009), in the assessment period of buying choices, customers make an inclination among brands in the gathering of decisions; buyers may likewise shape the expectation of procurement, and consumers may set up sub-choices, as beneath:

1. Product Choices

The item is whatever can be offered by producers to be noted, asked, looked for, purchased, utilized or devoured by the market as the satisfaction of a need or want of the relevant market. Consumers can choose to purchase a specific item. The choice is made in regards to the attributes of the item. For this situation, the organization should direct statistical surveying to decide customer inclinations about the item being referred to boost the intrigue of the brand.

2. Brand Choices

The brand is planned to distinguish the products or administrations of one vender or gathering of merchants and to separate from contenders. Purchasers ought to choose

which brand to purchase. Each brand has its disparities. For this situation, the organization needs to know how buyers pick a brand.

3. Distributor Choices

The wholesaler is somebody who maintains a business to appropriate or advertise specific merchandise (items) in discover period. Buyers should take a choice in which the required item will be bought. For this situation, makers and wholesalers need to know how purchasers pick a specific merchant or vendor.

4. Total Purchase

All out buy is a few items to be obtained by the customer. Consumers can choose what number of items to be purchased at one time. Buying that was made is perhaps more than one unit. For this situation, the organization must get numerous ready items following the distinctive wants of the purchaser.

5. Time of Purchase

Customers can settle on choices about when to make a buy. This issue concerns the accessibility of cash to purchase. Along these lines, organizations need to know the elements that impact purchaser choices in the assurance of the season of procurement. Hence, organizations can set the season of generation and showcasing exercises.

6. Payment Method

Customers ought to choose the technique or way of installment of the obtained item, regardless of whether in real money or portions. The choice will influence the choices of the merchant and the measure of the buy. For this situation, the organization must know the wants of the purchaser against the technique for installment.

Schiffman (2009) clarified these are the central factors that assistance consumers to settle on by choice. The ¹⁰ development of online customer emphatically affected by its understanding, the impact of its easy organization, direct showcasing, broad communications and the Internet. These six variables decide buyers experience that could create return buy.

Consumer Behaviour

1. To Go Online or Go Offline

Chiang and Dholakia (2003) clarified that consumer conduct reacts diversely with disconnected and online components. Three fundamental variables influence consumer choice on buying on the web or disconnected shopping destinations, kind of items and

attributes, and cost of the item. Johnson (1999) likewise clarified that the conduct of online customers or internet business buyers is additionally called e-commerce purchasing conduct. Internet shopping conduct has a direct association with these five components, for example, e-stores, coordination support, item attributes, sites' mechanical qualities, data trademark, and landing page introduction.

2. Time Cost

Chiang & Dholakia (2003) explained about the availability and the accommodation of the shopping destinations make the aim in the client to buy or not. This implies, when customers are confronting challenges shopping on the web, they will endeavor to discover the items on the web, and this applies the other way around. In online settings, there is more significance set on time costs. It is critical for an internet business to discover courses in diminishing the time expected to seek and assess item data. The run of the mill online customer is "time-starved" and shops online to spare time.

3. Perceive Risk

Wan (2009) said that the essential factor in e-commerce shopping is the trust factor among buyer and online merchant, it is the most critical factor which rouse consumer to process the exchange for e-commerce shopping. To build trust factor three components incorporates wellbeing and protection of data, security and conveyance, and profit for a time. Kim and Park (2003) clarified a customer's promise to an online store is exceedingly identified with data fulfillment and social advantage. In the meantime, data fulfillment and social advantage are altogether influenced side-effect and administration data quality, UI quality, and security discernment. These outcomes essentially that data of an online store is an essential factor that influences every consumer's website unwaveringness and by conduct.

4. Online Review

Schwartz in his book *The Tyranny of Choice* said that to give data fulfillment for buyers, e-commerce business advertisers need to take a shot at screening methodology in order to help customers explore all items available to make purchase which at times can be tiresome. Moreover, De Mers (2015) argued that something else that influence online buy choice is an online survey. As per a study in the US neighborhood business by Brightlocal, 88% of buyers trust online audits as much as close to the home proposal — which is surprising, considering complete outsiders post most online surveys. Both positive or negative comments will give higher changes rate towards the item. The more

comment an item got, as long as the negative surveys do not overpower the positive ones, the more items will be sold.

E-commerce

¹ A definition and typology of electronic commerce are advertised. Hypothetical and applied ways to deal with electronic trade are progressed regarding (1) exchange cost hypothesis, (2) showcasing, (3) dispersion, (4) data recovery, and (5) key systems administration. Finally, the creator suggests the conversation starter of how electronic business includes esteem (William H. DeLone, 2004)

Social Media

Bosslet, Helft, Hickman, Terry, and Torke (2011) in their diary clarified e-commerce life and the web have in a general sense changed how we convey and collaborate. It is extensively characterized as the utilization of stages of electronic correspondence through which clients make online networks. Pew Research Center (2015) additionally said that e-commerce life use is normal: 74% of Internet clients invest energy in person to person communication destinations, with 71% of online grown-ups utilizing Facebook and 23% utilizing Twitter. Ladies as of now outpace men in online life use, with an ongoing overview discovering 74% of ladies were clients of e-commerce life contrasted and 62% of men.

Ramachandran (2018) clarified that online networking has likewise turned into a vital instrument for medicinal, social orders, proficient gatherings, and backing gatherings. These gatherings are utilizing e-commerce life to draw in, educate, and associate and they assume an essential job in giving precise, verified wellbeing data. Furthermore, associations have understood that empowering live-tweeting or blogging of meetings gives chances to the wide dispersal of substance that far outperforms face to face participation.

Ramachandran (2018) said that albeit e-commerce life flourished as a helpful method for staying in contact with companions, it has come to assume a primary job in consumers' everyday spending decisions. With the newly created highlights, presently, e-commerce business advertisers increase important knowledge into the client—understanding that can be saddled to customize the client's experience when a guest arrives on a webpage from social. Internet-based life is a part of promoting that will work when it is fuelled and bolstered by all other showcasing channels to refine and construct the most significant group of onlookers fragments.

Omnichannel

Krajewski (2018) said that omnichannel implies putting a message anywhere a client may look, tuning in, and so forth. In client administration, it implies offering assistance in any capacity your client may attempt to discover it. Utilizing this structure, this examination will see whether internet-based life and online business is rivalling one another or complimenting.

RESEARCH METHODS

Population of this study is Instagram followers of Men's Republic (@MensRepublicID) and Yasa Singgih (@YasaSinggih), owner of Men's Republic (MR). MR is an Indonesian fashion e-commerce founded in 2014. Its market target are middle-low consumers, age 18 – 34 years old in Indonesian big cities. Price range is IDR 150.000 to IDR 500.000. MR has 115.000 Instagram followers, with 83% of them are male, 85% age 17 – 34 years old, and majority located in Jakarta, Bandung, Surabaya, Tangerang and Bekasi. As for Yasa Singgih is the owner and founder of MR has 47.000 Instagram followers where 85% of them age 18 – 34 years old and located in Jakarta, Tangerang, Bandung, Surabaya and Bekasi.

This research will use qualitative using interview. Meanwhile the respondent to be interviewed is chosen from initial survey through google form which determined through the following fields:

1. Name
2. Date of birth
3. Occupation
4. Monthly income
5. Monthly expenses on fashion products,
6. Preferred fashion shopping channel:
 - Social Media (Instagram, Facebook, Twitter, WhatsApp, Line, BBM)
 - E-Commerce
 - In-Store
7. Preferred Payment Method
 - ATM Transfer
 - Mobile / Internet Banking
 - Cash On Delivery
8. Preferred Expedition Service
 - JNE

- J&T
- SiCepat
- Pos Indonesia
- Wahana
- Others

9. Most Significant E-Commerce Added Value:

- Cashback Promotion
- Credit Card Installment
- Direct Communication with Seller
- Free delivery
- Originality Guaranteed Product service and warranty
- Refund Service
- Return Goods

The survey was conducted in order to choose 10 eligible interviewees (see Appendix for list of interviewees) for further qualitative research. These interviewees represent internet users prefer online purchase through social media and e-commerce. The purpose of the interview is to determine the main factors in choosing their preferred fashion shopping channel. Interview results will be analysed with literature reviews used in this paper (see Appendix for interview summary).

Interview questions for social media preferred interviewees:

1. Why do you prefer online shopping instead of in-store shopping?
2. What are the shortcomings of online shopping that re-direct you to in-store shopping?
3. What are your considerations when deciding to shop for products online?
4. What are the convenience to use social media as shopping channel?
5. What are the inconvenience that make you avoid shopping on e-commerce?
6. How do you think e-commerce marketers needs to do in order to convince you to purchase through their channel?

Interview questions for e-commerce preferred interviewees:

1. Why do you prefer online shopping instead over in-store shopping?
2. What are the shortcomings of online shopping that re-direct you to in-store shopping?

3. What are your considerations when deciding to shop for products online?
4. What are the convenience to use e-commerce as shopping channel?
5. What are the inconvenience that make you avoid shopping on social media?
6. What are the most important factors when shopping through e-commerce?

The ten chosen interviewees are millennials who were born between 1987 – 1997, live in Jakarta and Pontianak, with professions as students, entrepreneurs, and private sector employees with educational background of high school as well as higher educational level. Income range from Rp 3,000,000 to Rp 10,000,000 and monthly expenses purchasing online range from Rp 500,000 to Rp 3,500,000. All ten interviewees are chosen based on their preferences and thorough answers in the survey.

RESULTS

This chapter mainly describes the profile of MR & Yasa Singgih Instagram followers and describing their preferences in online shopping. Timestamps of data collection started on 30 July, 2018 towards 2 August, 2018.

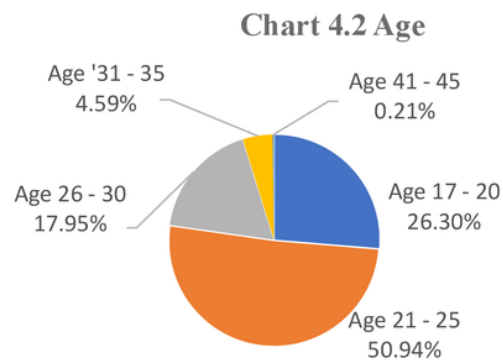
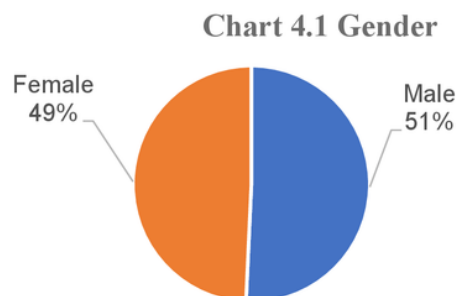


Chart 4.3 Occupation

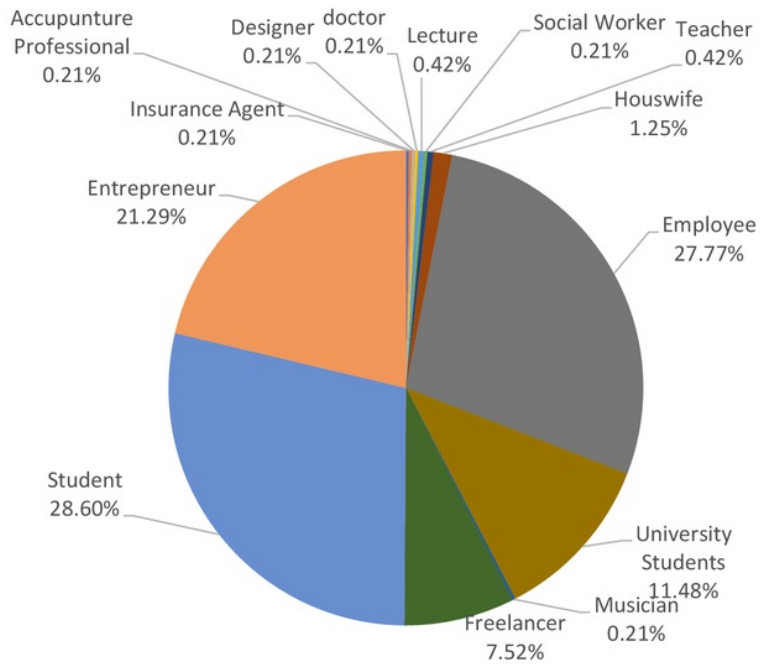


Chart 4.4 Preferred Shopping Channel

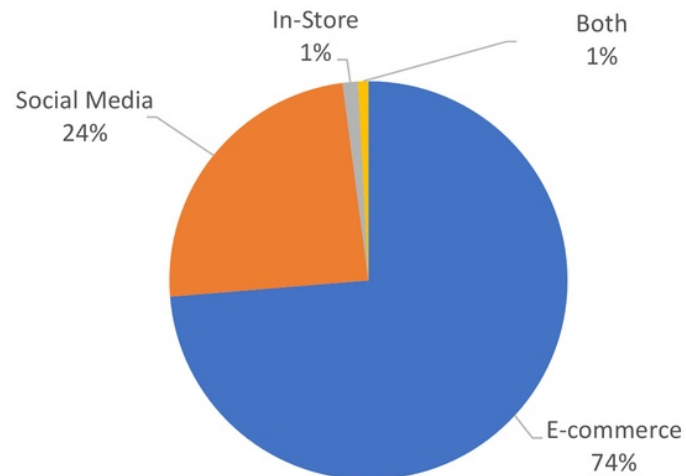


Chart 4.5 Monthly Income/Pocket Money

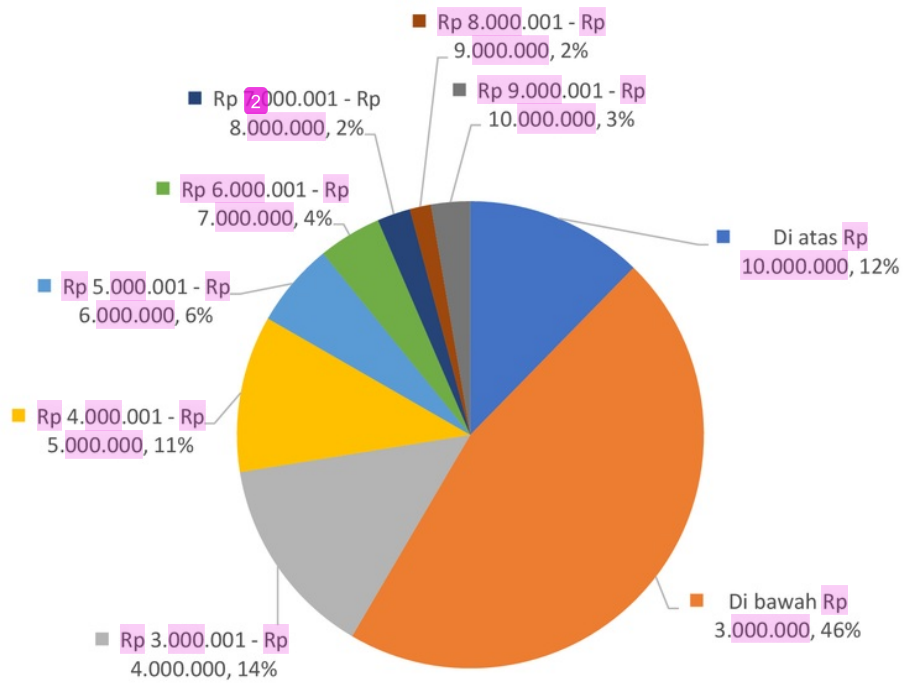


Chart 4.6 Money Spent On Fashion Shopping Online

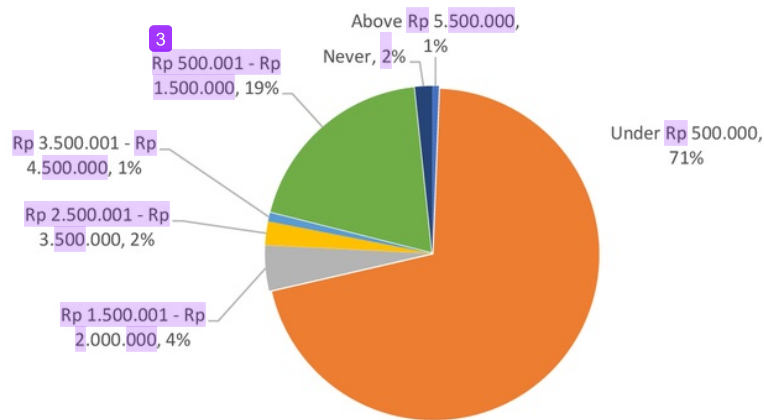


Chart 4.7 Preferred Expedition Service

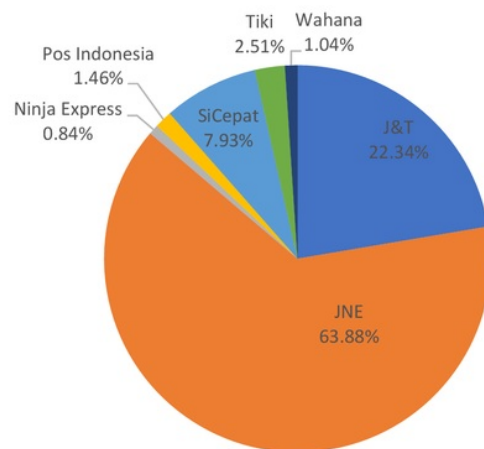


Chart 4.8 Preferred Payment Method on E-Commerce

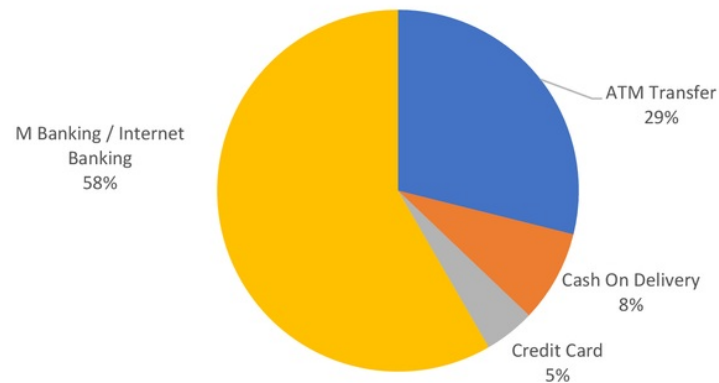
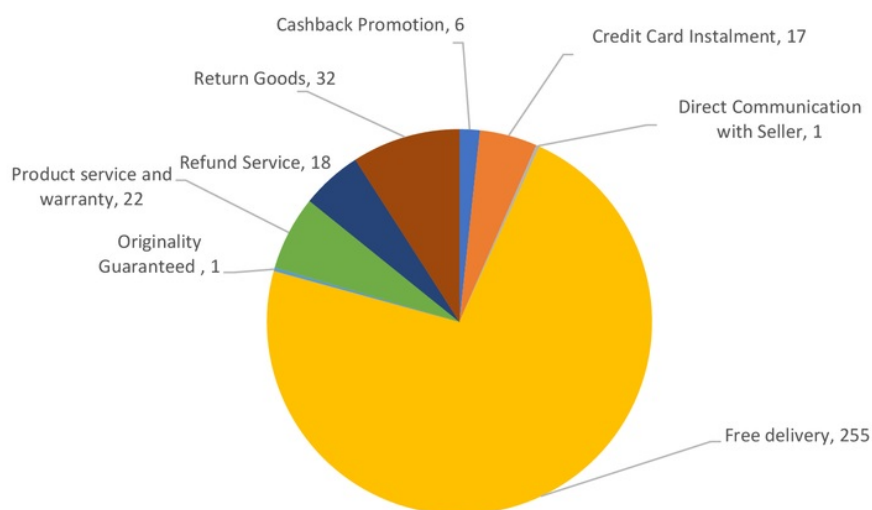


Chart 4.9 Most Significant E-Commerce Added Value



Key points of the survey results are as below:

1. Although MR is a product designated for male consumers, the female respondents only 2% less than male respondents. From this fact, it is stated that gender designated brands are not limiting their consumers.
2. Most of the respondents prefer to shop fashion through e-commerce (74%) than social media (24%). This might occur due to the population of the survey are the followers of MR in which an e-commerce brand.
3. More than half of the population age 21 – 25 (50.94%) giving the implication that most respondents are Gen-Z who are students, employees, and entrepreneurs with extremely varied income level range from under ⁶ IDR 3.000.000 to more than IDR 10.000.000 per month.
4. Majority of the respondents only spent under IDR 500.000 on fashion items per month (71%).
5. Bank Transfer and JNE are most preferred payment method and expedition service.
6. Free delivery service is the most appealing added value in purchasing through e-commerce platform.

DISCUSSION

From the population, researchers chose 10 interviewees from different backgrounds: age, occupation, educational degree, and income (see table 1.1). The answers gained from the interviews shows that shopping online is more effective and efficient of time consumption and energy used over in-store shopping. The main reason is the hassle of traffic jam and the crowd at shopping malls. One interviewee also stated another unique point that shopping through e-commerce gives him the convenience of observing products, while in stores, there are always shop keeper around that make product observation uncomfortable. Searching and evaluating product information is more convenient through online shopping platforms. ¹² The typical online consumer is “time starved” and they choose to shops online in order to save time.

However, the shortcomings of online shopping is trust issue. Most of the interviewee still cannot give full trust towards online sellers. Through their experiences, product description on the site is not the same with the product delivered. Therefore, the step that is taken in order to perceive the risk is by looking for the sellers reputation through site’s ratings (on some e-commerce platforms they use stars or levels to indicate trustworthy sellers) as well as online reviews. Consumers will not make purchase decision unless the sellers is reliable.

Trust is the fundamental aspect of online business (Wan, 2009). As Park and Kim mentioned on their study that product and service information quality and security affects customer's loyalty and purchase behaviour. Consumers want to be able to perceive risk from buying online. One of our interviewee stated that he is more satisfied buying offline when he can feel and try the product. The other also stated that they choose only specific kind of item to be bought online, something that is not required size (to fit in/on) and with low level of urgency.

Choosing Online Shopping

The first thing to consider before making purchase decision is the urgency need of the product. When the characteristic of the products is timely urgent, most of them will get it by in-store shopping since online shopping will have logistic issue on time of delivery. Online shopping is mostly preferred when buying products which are not timely urgent.

The second factor that affects purchase decision is product price. Consumers choose to purchase not too expensive products through online purchase. As seen on Chart 4.6, products which are priced under IDR 500,000 get more consideration to be purchased online. Consumers will not spend much money for products that are not important. Consumers tend to go and experience the product in details at stores for expensive/important products.

The third factor is location. Instead of going on a trip to buy products, ⁵ it is more efficient and effective to buy it online. For example, two of the interviewees live outside Java and they chose to buy products from Java through e-commerce since it is more convenient and less time and budget consuming.

Generally, as mentioned by Keller and Kotler (2009) product choices, brand choices, distributor choices, total purchase, time of purchase and payment methods are important factors used by consumers in making online purchase decision. As seen on Chart 4.8 on preferred online methods, most consumers choose to shop online because the varied payment methods given.

Social Media vs E-Commerce

Although the survey shows that majority of the respondents choose e-commerce over social media, in Indonesia generally (as seen on We Are Social dan Hoot Suite report, 2018) only 21% internet users make purchase through e-commerce, leaving a gap of 79% untouched market of internet users.

Results from the interview show 3 factors why they choose social media over e-commerce as preferred online shopping channel:

1. Social media is part of daily routines. More people access their social media daily than e-commerce site/apps. According to We Are Social and Hootsuite (2018) there are 130 million internet users in Indonesia and 7 most used social medias are YouTube, Facebook, WhatsApp, Instagram, Line, BBM and Twitter. Facebook and Instagram are used as sellers display windows/marketing and WhatsApp and Line as customer service and purchase order platforms. As Ramachandran mentioned, each social media cannot be siloed as a marketing aspect because when it is used with other platforms it will give large impacts on product branding that could generate more business.
2. Social media gives the direct access to sellers, in this term, human connection. Conversation between sellers and buyers, an experience that is not perceived through e-commerce channel.
3. Consumers mindset that says shopping online is complicated is still commonly found in Indonesia. The reason includes some factors such as creating accounts, database input, payment data input, credit card code, etc. Moreover, trust issue also occurs on this area, where data privacy still in question.

On the other hand, 3 factors why they choose e-commerce over social media as preferred online shopping channel:

1. Varied, convenient and secure payment method with credit card, installment or other third-party services.
2. Simple yet factual on product information (product availability, delivery charge) which are calculated by system.
3. Reliable since most e-commerce are owned by big companies compared to sellers who only use social media as their marketing channel. The establishment of e-commerce platform required skilled engineers, therefore mostly big companies use this platform.

Another central aspect on online shopping is the brand. Related with factors favouring e-commerce, since e-commerce marketers usually managed by big companies, one can presume that the bigger the company, the stronger the brand. Since it is supported by the five elements Johnson (1999) mentioned ⁸ e-stores, logistics support, product characteristics, websites' technological characteristics, information characteristic and home page presentation which has strong influence on users shopping behaviour. Website technological characteristic is only available on e-commerce, and this is very important for the users. For example, in terms of perceived risk factor by developing shared account technology which ensures fund

transferred to the sellers only after consumer receive their order has significant role on the marketplace business in bridging consumers and sellers. This way, both sellers and consumers are protected.

Both social media and e-commerce platforms have factors that if combined could create more convenient situation for online purchasing. From this study, researchers learned that instead of trying to shift social media users to e-commerce, it is more beneficial to use ⁹ social media as part of omnichannel marketing strategy (Krajewski, 2018). Facebook and Instagram are effective in creating trend (supported by the hashtags features and preferences algorithm). Moreover, customer service level is also elevated through social media, since it remove the hassle for customers to give review or complaints and giving excellent service in time in need for consumers asking for help.

Learning from the consumers preferences above, researchers also asked the consumers what they require from e-commerce marketer to make them make purchase from e-commerce platform. Since many of possible consumers are not too familiar with e-commerce platform, the interviewee suggested that e-commerce marketer create an easy-to-understand guide to shop at their websites. It is more preferable if the system is inter-connected with social media application (something that the consumers are already familiar with). Moreover, in order to give a better “feel” of the product, an interviewee suggested to create a product review video and put in the link on description area. A chat platform is also important to support product review, especially when consumers need particular specification of the product. Not just the platform, e-commerce marketer also need to respond the questions in a short time, since some of the interviewee also stated that they tend to find other e-commerce, seller in social media, or even change to offline store if they’re not receiving response immediately.

CONCLUSION

The result of this research that 74% of respondents are e-commerce buyers has the correlation with the nature of the population who are followers of MR which focusing its business through e-commerce channel and the fact that mostly are millennials and gen Z. The research also shows that shopping behaviour through e-commerce is popular among this age groups since most of them are internet savvies since they have been familiarized with it from their early years compare to gen X and baby boomers. Therefore, e-commerce marketers need to find strategy to acquire these generation groups, for example by sharing more educative

contents about shopping online trivia and tips in order to give familiarization to create convenient feeling on purchasing goods through e-commerce platform.

Secondly, it is more significant for e-commerce marketers to include social media as part of their omnimarketing strategy. Learning from the fact that social media are accessed more often compared to e-commerce making social media as an important factor for acquiring more buyers through e-commerce. This means e-commerce marketers need to create content in social media that could lead prospective buyers to their e-commerce site or website including educative contents mentioned above. As further step, it is necessary to build a more user friendly site, create a direct communication platform (can be through social media platform or build in a chat platform on site) and make sure to respond promptly. Also, to include more related entertainment features such as articles or videos related to their products. Using social media as part of marketing strategy will not only increase leads to the site, but could also upgrading customer service and after-sales experience.

Thirdly, e-commerce marketers need to understand the untouched market preferences as well as providing the convenience features required such as payment features and security, personal data security, delivery service and product quality and review (the same as pictured on the site) since trust is the fundamental factor of online shopping. A trusted brand will have more market share in e-commerce competition. This also include responding the needs of human interaction, just as previously mentioned, in generating online purchase suggesting e-commerce marketing to include human interaction by equipping their e-commerce menu with live chat/chatbot features or other similar technology. Now there are third party services such as Zendesk or local provider like Prism and Kata.ai that can customize this feature to the e-commerce requirements.

Lastly, although internet connection considered as affordable in Indonesia, but the quality and network coverage is still very limited only in big cities that have good quality. Analysing this situation, it is believed that the development of connectivity will certainly contribute towards incremental number of e-commerce transactions for it will give access to more people to e-commerce channels. Studying the global trend on e-commerce such as Amazon in the U.S or Taobao and Alibaba in China, it is believed that Indonesia is going on the same direction towards e-commerce market competition. It is highly required for every Indonesian e-commerce marketer to look closely on factors mentioned in this research in order to grab the huge prospective market and be a respected player in both local and global economy.

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Appendix

1. Interview Summary

Question	Social Media & Messenger Preferred	E-commerce Preferred
Why do you prefer online shopping instead of in-store shopping?	<ul style="list-style-type: none"> - Saving time - Saving energy - Saving money - More flexible 	<ul style="list-style-type: none"> - Saving time - Saving energy - Saving money - More flexible
What are the shortcomings of online shopping that re-direct you to in-store shopping?	<ul style="list-style-type: none"> - The good delivered is different with description - If the value of the good is high, it is preferable to buy it in store - If the good is urgently required, it is preferable to buy it in store 	<ul style="list-style-type: none"> - The good delivered is different with description - If the value of the good is high, it is preferable to buy it in store - If the good is urgently required, it is preferable to buy it in store
What are your considerations when deciding to shop for products online?	<ul style="list-style-type: none"> - When the good is not available within close location - The brand / seller has good reputation/trusted 	<ul style="list-style-type: none"> - When the good is not available within close location - The brand / seller has good reputation/trusted
What are the convenience to use social media as shopping channel?	<ul style="list-style-type: none"> - Social media accessed regularly on a daily basis - Simpler purchasing method - Human interaction 	
What are the convenience to use e-commerce as shopping channel?		<ul style="list-style-type: none"> - Effective purchase method, choose, pay, delivered - Various purchase and payment method
What are the inconvenience that make you avoid shopping on e-commerce?	<ul style="list-style-type: none"> - Unfamiliar with e-commerce or other online shopping method - Shopping through e-commerce is complicated - Lacking of e-commerce information and guide 	
What are the inconvenience that make you avoid shopping on social media?		<ul style="list-style-type: none"> - E-commerce is more effective and simple - Social media is less trustworthy

How do you think e-commerce marketers needs to do in order to convince you to purchase through their channel?	<ul style="list-style-type: none"> - Needs massive socialization - Need stronger branding initiatives to gain customer's trust - Promotion and communication through social media and messengers to gain more user 	
What are the most important factors when shopping through e-commerce?		<ul style="list-style-type: none"> - Trusted brand/seller - High demand products - Competitive prices - Various delivery service - Various payment method - Available warranty and return service

2. List of Interviewees

Name	Gender	DOB	Domicile	Education	Profession	Income/Month	Expenses (online)
Social Media & Messengers							
Carrin Fu	F	08-06-1992	Jakarta	S1	Entrepreneur	>Rp 10,000,000	Rp 1,500,000 – 2,500,000
Yommi Hamada	F	31-12-1985	Pontianak	S1	Entrepreneur	Rp 3,000,001 – 4,000,000	< Rp 500,000
Gerry Sugianto	M	08-07-1987	Pontianak	S1	Entrepreneur	Rp 6,000,001 – 7,000,000	< Rp 500,000
Bhakti Ibrahim	M	29-10-1994	Jakarta	S1	Entrepreneur	< Rp 3,000,000	< Rp 500,000
Albert Sebastian	M	29-10-1995	Jakarta	S1	Freelancer	Rp 5,000,001 – 6,000,000	Rp 500,000 – 1,500,000
E-Commerce							
Jason Williamson	M	30-07-1997	Jakarta	SMA	University Students	< Rp 3,000,000	< Rp 500,000
Tiffany Febriani Sanjaya	M	05-02-1995	Jakarta	S1	Private Employee	Rp 7,000,001 – 8,000,000	Rp 2,500,000 – 3,500,000
Steven Gouw	M	27-06-1995	Jakarta	S1	Entrepreneur	Rp 6,000,001 – 7,000,000	Rp 500,000 – 1,500,000
Margareta Angelina	M	04-03-1995	Jakarta	S1	Private Employee	>Rp 10,000,000	< Rp 500,000
Rangga Sastrajaya	M	04-12-1994	Jakarta	SMA	Private Employee	Rp 4,000,001 – 5,000,000	< Rp 500,000

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